

Certificate Number: 03788-OHN-DE-021927406

Bankruptcy Case Number: 13-51790



03788-OHN-DE-021927406

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on September 27, 2013, at 11:55 o'clock AM EDT, Ben Fickey completed a course on personal financial management given by internet and telephone by Alliance Credit Counseling, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Northern District of Ohio.

Date: September 27, 2013 By: /s/Tonia McDougald

Name: Tonia McDougald

Title: Accredited Credit Counselor